

## IN THE CLAIMS

### In the Claims:

Please cancel claims 13-20. Claims 1-12 are submitted for reconsideration.

5      Claim 1 is amended. Claims 21-28 are added.

Please amend claim 1 as follows:

1. *(Amended)* Automated transaction method comprising the steps of:

10      determining a bioinformatic value associated with a user; and  
              transacting with the user according to the bioinformatic value,  
*Pb*      wherein the bioinformatic value may be determined when or after the user permits access  
              effectively to a voluntarily-selected portion of his or her personal genetic profile, such accessible  
              portion being associated or used with evaluating the user transaction, an other portion of such  
15      genetic profile being not voluntarily-selected by the user and thereby inaccessible for evaluating  
              the user transaction.

Claims 2-12 are un-amended and re-presented here for convenience:

20      2. *(Un-amended)* The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based medical or physiological condition, wherein the  
transaction step comprises providing the user with an insurance policy to cover the  
occurrence of the genetically-based condition.

25

3. *(Un-amended)* The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based mental or emotional condition, wherein the transaction  
step comprises providing the user with a service contact in contemplation of the occurrence  
30      of the genetically-based condition.

4. *(Un-amended)* The method of Claim 1 wherein:

the bioinformatic value comprises a likelihood or risk of the user having or  
developing a genetically-based condition, wherein the transaction step comprises

providing the user with a promotional offer or bid to serve the genetically-based condition.

5. **(Un-amended)** The method of Claim 1 wherein:

the bioinformatic value comprises a classification of the user according to a user-authorized mask, such mask comprising a subset of a genetic sequence associated with the user.

6. **(Un-amended)** The method of Claim 1 wherein:

10 the bioinformatic value comprises a likelihood or risk of the user having or developing a genetically-based condition based on a statistical or actuarial table and a genetic or heredity profile associated with the user.

7. **(Un-amended)** The method of Claim 1 wherein:

15 the bioinformatic value is processed for transaction with the user according to a rule set that is applicable to a plurality of users in a temporal or jurisdictional grouping on a non-discriminatory basis.

8. **(Un-amended)** The method of Claim 1 further comprising the steps of:

20 determining an other bioinformatic value associated with the user; and  
modifying the transaction with the user according to the other bioinformatic value.

9. **(Un-amended)** The method of Claim 8 wherein:

25 the other bioinformatic value comprises an increase or decrease of likelihood or risk of the user having or developing the genetically-based condition.

10. **(Un-amended)** The method of Claim 1 wherein:

the bioinformatic value is determined by a server in a network, and the bioinformatic value 30 is stored confidentially in a database associated with the server, the server transacting remotely with the user through the network to enable a medical service for the user.

11. **(Un-amended)** The method of Claim 1 wherein:

the bioinformatic value is associated with an other user, and the transaction according to the bioinformatic value occurs separately with both users on a confidential and non-discriminatory basis.

5      12. **(Un-amended)** The method of Claim 1 wherein:

the bioinformatic value is authentically generated by a portable user device, the transaction updating a user account, which is accessible by the user device.

10     Please add new claims 21-28:

21. **(New)** The method of Claim 1 wherein:

the bioinformatic value or the genetic profile is represented in a data structure that may be provided in a modulated electronic signal.

15

22. **(New)** The method of Claim 1 wherein:

the user transaction comprises a plurality of offers to the user for transacting competitively according to the bioinformatic value.

20     23. **(New)** The method of Claim 1 wherein:

the bioinformatic value determination generates an alert or report indicating a fraudulent or identical genetic profile or state.

24. **(New)** The method of Claim 1 wherein:

25     the bioinformatic value determination generates a discrimination indication or alert when comparing bioinformatic values associated with a plurality of users.

25. **(New)** The method of Claim 1 wherein:

30     the bioinformatic value is determined using a signal generated electronically by a biometric or bioinformatic sensor for determining a personal genetic sequence of the user.

26. **(New)** The method of Claim 1 wherein:

the bioinformatic value or the genetic profile corresponds effectively with a single nucleotide polymorphism (SNP) associated with the user.

27. (*New*) Automated transaction method comprising the steps of:

permitting by a user effective access to a voluntarily-selected portion of a personal genetic profile of the user, such accessible portion being used to determine a bioinformatic value associated with the user, an other portion of such genetic profile being not voluntarily-selected by the user and thereby inaccessible for determining the bioinformatic value; and

transacting by the user according to the determined bioinformatic value.

28. (*New*) Automated transaction method comprising the steps of:

determining by a care-giver a bioinformatic value associated with a user, the user permitting effective access to a voluntarily-selected portion of a personal genetic profile of the user, such accessible portion being used to determine a bioinformatic value associated with the user, an other portion of such genetic profile being not voluntarily-selected by the user and thereby inaccessible for determining the bioinformatic value; and

transacting with the user a healthcare service according to the determined bioinformatic value.

20

25